

# Exhibit

“A”

Fill in this information to identify the case:

Debtor 1 Lori K Valentine

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: District of New Jersey

Case number 19-16657-ABA

Official Form 410

**Proof of Claim**

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

**Part 1: Identify the Claim**

1. Who is the current creditor?	Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-B  Name of the current creditor (the person or entity to be paid for this claim) _____  Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent?  Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent?  AMIP Management Name _____ 3020 Old Ranch Parkway, Suite 180 Number Street _____ Seal Beach CA 90740 City State ZIP Code _____  Contact phone _____ Contact email _____	Where should payments to the creditor be sent? (if different)  FCI Lender Services Name _____ P.O BOX 27370 Number Street _____ Anaheim Hills CA 92809 City State ZIP Code _____  Contact phone _____ Contact email _____	
Uniform claim identifier for electronic payments in chapter 13 (if you use one):  -----			
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No	Amount entitled to priority
	<input type="checkbox"/> Yes. Check one:	
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).		\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).		\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).		\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).		\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).		\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.		\$ _____

\* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

**The person completing this proof of claim must sign and date it.**  
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

**A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.**  
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.  
 I am the creditor's attorney or authorized agent.  
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.  
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 05/20/2019  
MM / DD / YYYY

/s/ Michelle Ghidotti

Signature

Print the name of the person who is completing and signing this claim:

Name	Michelle Ghidotti-Gonsalves		
	First name	Middle name	Last name
Title	Authorized Agent		
Company	Ghidotti Berger LLP.		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	1920 Old Tustin Ave.		
	Number	Street	
	Santa Ana		CA 92705
	City	State	ZIP Code
Contact phone	<u>949-427-2010</u>		Email <u>Mghidotti@ghidottiberger.com</u>

# Exhibit

“B”



Andrew T. Archer, Esquire  
175 Richey Avenue  
Collingswood, NJ 08107  
(856) 963-5000  
Attorney for Debtor(s)  
005272008

Order Filed on September 3, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Lori K. Valentine,

Debtor (s).

: Bankruptcy Division  
: United States Bankruptcy Court  
: District of New Jersey  
: Bankruptcy No. 19-16657 (ABA)  
:  
: Chapter 13  
:  
:  
:  
: Hearing Date: September 3, 2019,  
: 10:00AM

**ORDER GRANTING MOTION TO ENGAGE IN LOSS MITIGATION AFTER THE TIME  
PREScribed**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: September 3, 2019**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

# Exhibit

“C”

Borrower Name: Valentine, Lori  
Property Address: 52 Indian Trail Road Cape May Courthouse, NJ 08210  
Servicer Name: FCI Lender Services, Inc.  
Loan Number: 9160039492

Date	Activity By	Action Taken
09/16/2019 11:13:27 AM ET	Attorney	File Submitted

File Submitted by Dawn Sorbello.

The following documents were submitted:

Valentine (Loan #9160039492) - Borrower Authorization (Added 09-16-2019)  
Valentine (Loan #9160039492) - HAMP Request for Mortgage Assistance (RMA) (Added 09-16-2019)  
Valentine (Loan #9160039492) - Uniform Borrower Assistance Form (Added 09-16-2019)  
Valentine (Loan #9160039492) - Mortgage Assistance Application Form 710 (Added 09-16-2019)  
Valentine (Loan #9160039492) - Financial Statement (Added 09-16-2019)  
Valentine (Loan #9160039492) - Hardship Letter (Added 09-16-2019)  
Valentine (Loan #9160039492) - IRS Form 4506-T (Borrower) (Added 09-16-2019)  
Valentine (Loan #9160039492) - Dodd-Frank Certification (Added 09-16-2019)  
Valentine (Loan #9160039492) - Government Monitoring Data (Added 09-16-2019)  
Valentine (Loan #9160039492) - Non-Borrower Contributions - Non-borrower proof of occupancy (Added 09-16-2019)  
Valentine (Loan #9160039492) - Non-Borrower Contributions - Proof of non-borrower income (Added 09-16-2019)  
Valentine (Loan #9160039492) - Non-Borrower Contributions - Non-Borrower credit authorization (Added 09-16-2019)  
Valentine (Loan #9160039492) - Disability Income / VA Benefits - Proof of payment (Added 09-16-2019)  
Valentine (Loan #9160039492) - Unemployment and/or Welfare - Award Letter (Added 09-16-2019)  
Valentine (Loan #9160039492) - Most Recent 2 Months Bank Statements (Added 09-16-2019)  
Valentine (Loan #9160039492) - Most Recent 2 Tax Returns (Added 09-16-2019)  
Valentine (Loan #9160039492) - Proof of Occupancy (Added 09-16-2019)  
Valentine (Loan #9160039492) - Unemployment and/or Welfare - Proof of payment (Added 09-16-2019)  
Valentine (Loan #9160039492) - Contribution letter (Added 09-16-2019)  
Valentine (Loan #9160039492) - 2018 taxes (Added 09-16-2019)  
Valentine (Loan #9160039492) - Loss Mitigation Order (Added 09-16-2019)